

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

TERRANCE J BULLARD

Debtor(s)

Case No. 15-34221

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/07/2015.
- 2) The plan was confirmed on 01/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/16/2018.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$13,475.42  
Less amount refunded to debtor \$59.14

**NET RECEIPTS: \$13,416.28**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$598.22  
Other \$105.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,703.22**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Aarons	Secured	0.00	NA	1,200.00	1,200.00	32.97
Aarons	Unsecured	1,200.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	75.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	75.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	NA	1,598.06	1,598.06	173.60	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	8,100.00	8,853.00	8,853.00	998.96	0.00
COMMONWEALTH EDISON	Unsecured	NA	1,725.43	1,725.43	197.19	0.00
Crd Prt Asso	Unsecured	1,725.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	14,120.00	14,120.68	14,120.68	1,613.72	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	2,215.00	NA	NA	0.00	0.00
Diversified Svs Group	Unsecured	6,426.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	946.00	946.25	946.25	102.79	0.00
MIDLAND FUNDING	Unsecured	NA	939.24	939.24	102.03	0.00
NAVIENT SOLUTIONS INC	Unsecured	15,145.00	14,657.65	14,657.65	1,675.09	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	805.00	805.02	805.02	80.68	0.00
SPRINT NEXTEL	Unsecured	NA	2,215.17	2,215.17	240.64	0.00
Stellar Recovery Inc	Unsecured	176.00	NA	NA	0.00	0.00
US DEPT OF ED/FISL/AT	Unsecured	1,865.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	3,681.00	17,183.97	17,183.97	1,963.80	0.00
USA FUNDS SALLIE MAE SERVICING	Unsecured	2,548.00	NA	NA	0.00	0.00
USA FUNDS SALLIE MAE SERVICING	Unsecured	2,513.00	NA	NA	0.00	0.00
USA FUNDS SALLIE MAE SERVICING	Unsecured	2,371.00	NA	NA	0.00	0.00
USA FUNDS SALLIE MAE SERVICING	Unsecured	1,514.00	NA	NA	0.00	0.00
USA FUNDS SALLIE MAE SERVICING	Unsecured	1,424.00	NA	NA	0.00	0.00
USA FUNDS SALLIE MAE SERVICING	Unsecured	1,408.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	2,901.46	2,901.46	331.59	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,200.00	\$1,200.00	\$32.97
<b>TOTAL SECURED:</b>	<b>\$1,200.00</b>	<b>\$1,200.00</b>	<b>\$32.97</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,945.93</b>	<b>\$7,480.09</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,703.22</u>
Disbursements to Creditors	<u>\$8,713.06</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$13,416.28</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2018

By: /s/ Tom Vaughn

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.